

In re:  
Michael Zeledon  
Debtor

Case No. 23-16320-DS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-2  
Date Rcvd: Jan 02, 2024

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

^      Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:**

Recip ID	Recipient Name and Address
db	Michael Zeledon, 5723 Nevada Ave, South Gate, CA 90280-8030

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jan 03 2024 09:48:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 03 2024 09:51:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Jan 03 2024 05:00:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
41698470	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 03 2024 05:00:00	APPLE CARD / GS BANK, PO Box 6112, Lock box 7247, Philadelphia, PA 19115-6112
41698471	EDI: TSYS2	Jan 03 2024 09:48:00	BARCLAYS BANK DELAWARE, PO Box 8803, Wilmington, DE 19899-8803
41698473	Email/Text: collections@downeyfcu.org	Jan 03 2024 05:00:00	DOWNEY FEDERAL CREDIT UNION, 8237 3rd St, Downey, CA 90241-3718
41698472	EDI: JPMORGANCHASE	Jan 03 2024 09:48:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
41698474	Email/Text: bankruptcydpt@mcmcg.com	Jan 03 2024 05:01:00	Midland Credit Management, Po Box 939069, San Diego, CA 92193-9069
41698469	^ MEBN	Jan 03 2024 04:58:05	Northstar Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
41698475	Email/Text: mtgbk@shellpointmtg.com	Jan 03 2024 05:00:00	SHELLPOINT MORTGAGE, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
41698476	Email/Text: collections@transformcredit.com	Jan 03 2024 05:00:00	TRANSFORM CREDIT, 332 S Michigan Ave Fl 8, Chicago, IL 60604-4434

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Michael Zeledon bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Peter J Mastan (TR)	pmastan@iq7technology.com;travis.terry@dinsmore.com;ecf.alert+Mastan@titlexi.com
United States Trustee (LA)	ustpreion16.la.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<u>Michael Zeledon</u>	Social Security number or ITIN	xxx-xx-5539
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Central District of California			
Case number:	2:23-bk-16320-DS		

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Zeledon

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 1/2/24

**Dated:** 1/2/24

**By the court:** Deborah J. Saltzman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**